

Electronic Funds Transfer Information Guide



Department of Health Care Services
Third Party Liability and Recovery Division

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I. INTRODUCTION

Definition of Electronic Funds Transfer (EFT)

Electronic Funds Transfer (EFT) is a method of instructing financial institutions to electronically transfer money from one account to another eliminating the use of paper checks. With the Department of Health Care Services' (DHCS) EFT Program, a Medi-Cal beneficiary or their representative, providers and other entities can initiate payments using the Internet. Funds are electronically transferred from the payer's bank account to the State's bank account.

Electronic funds transfers have been used for many years by the Federal Government, other state agencies, and a number of private businesses.

EFT Program Information Guide

Please read this guide carefully. It is a source of valuable information that will make your participation in the EFT program an easy, quick, and simple process and help avoid unwanted penalty and interest situations.

II. PROGRAM PARTICIPATION

Voluntary Participation

Medi-Cal beneficiaries or their representatives, providers, a beneficiary's heirs or representatives and other entities can voluntarily remit their payments to DHCS by EFT.

III. PAYMENT METHODS

The Automated Clearing House (ACH) Debit Method is currently the only type of method available for making EFT payments to DHCS, Third Party Liability and Recovery Division (TPLRD).

ACH Debit Method

The ACH Debit method is when a person or entity initiates a payment by Internet or telephone to authorize the State to debit their account and credit the State's bank account. The transaction is simple and there is no cost to you, unless your financial institution charges a fee for the actual transfer of funds. To make online payments, you must have Internet access.

TPLRD's EFT payment process is a debit method offered through Citibank called *Just Pay It*, which is a secure, easy, and convenient electronic payment option that allows a payer to make a payment online using their checking or savings bank account.

Payments completed during the business day before 3 p.m., Pacific Standard Time (PST), would settle the next banking day. Payments completed after 3 p.m., PST, would settle after two (2) banking days following initiation of your payment.

How to Use *Just Pay It*

The DHCS's EFT website can be accessed through one of the following:

- Go to <http://dhcs.ca.gov/epay> to access the DHCS TPLRD web page and under **Resources**, click on **EFT Online Payments**
- Go to www.PayCalifornia.com, select **California Department of Health Care Services**

Follow the prompts to enter payment information. When the transaction is complete, a reference number is issued and the ACH transaction is initiated.

Online access is available 24 hours a day, 7 days a week. If you cannot access the above-mentioned website, please try again at a later time.

Please refer to Section VI. EFT Payment Instructions of this guide for more details.

Inquiries

To inquire about a payment transaction, call the TPLRD Electronic Funds Transfer voice mailbox at (916) 650-0547 after 3 p.m., PST, the day the transaction settles. Leave your first and last name, a phone number where we can reach you, the date and time to call you back and a brief message. Please be sure to include your payment reference number. One of our representatives will get back to you as soon as possible.

Proof of Payment

Proof of payment is the statement from your bank showing the actual transfer of funds from your bank account into the State's bank account. The reference number does **not** constitute proof of payment; it only assists in locating data transmission.

Refunds

If you have transmitted more than the amount due or would like a refund, you may send a refund request or, in some cases, request to apply the overpayment to another reporting period. Please send your request to the following address:

Department of Health Care Services
Third Party Liability and Recovery Division
Attention: Posting Unit, MS 4720
P.O. Box 997425
Sacramento, CA 95899-7425

The following information must be included in your refund request to avoid any delay in processing:

- Reference Number issued after completing the EFT transaction that you are requesting to refund
- Name and contact phone number to use for any question(s)
- Name the refund check is to be made payable
- Address to send the refund check

Please note that refund requests may take up to 90 days to process. In case your request is denied, a notification letter will be mailed to you.

Bank Holidays

Banking days are days the Federal Reserve banks are open. They are open Monday through Friday, except for the following dates:

New Year's Day - January 1
Martin Luther King Jr. Day (third Monday in January)
Presidents Day (third Monday in February)
Memorial Day (last Monday in May)
Independence Day - July 4
Labor Day (first Monday in September)
Columbus Day (second Monday in October)
Veterans Day - November 11
Thanksgiving Day (fourth Thursday in November)
Christmas Day - December 25

Note: If a holiday falls on a Saturday, the Friday preceding is considered a bank holiday. If a holiday falls on a Sunday, the following Monday is considered a bank holiday.

State Holidays

The following holidays are recognized by the State of California:

New Year's Day - January 1
Martin Luther King Jr. Day (third Monday in January)
Presidents Day (third Monday in February)
Cesar Chavez Day - March 31
Memorial Day (last Monday in May)
Independence Day - July 4
Labor Day (first Monday in September)
Veterans Day - November 11
Thanksgiving Day (fourth Thursday in November)
Day after Thanksgiving - Friday after Thanksgiving
Christmas Day - December 25

Note: If a holiday falls on a Sunday, the holiday is observed on the following Monday.

VI. EFT PAYMENT INSTRUCTIONS

This section provides detailed instructions for using the ***Just Pay It*** debit method.

Before You Start...

Have the following information available before initiating an EFT transaction:

- Request for Payment Correspondence received from DHCS/TPLRD or for Working Disabled Program, your Client Index Number (CIN) found on your Medi-Cal Benefits Identification Card (BIC).
 - DHCS Account Number
 - DHCS Case Name
 - Amount Due

Note: You cannot make a zero dollar payment and credit amounts are not accepted.
- Your bank routing and account numbers. You may use a checking or savings account.

Note: Do not use bank information from a deposit slip. For assistance in identifying the correct bank routing and account numbers to use, please contact your financial institution.

To Make a Payment

Access the *Just Pay It* payment option via one of the following:

- Go to <http://dhcs.ca.gov/epay> to access the DHCS TPLRD web page and under **Resources**, click on **EFT Online Payments**
- Go to www.PayCalifornia.com, select **California Department of Health Care Services**

Note: Press “Continue” to go to the next page. Press “Back” to go to the previous page to make corrections. Press “Cancel” when you do not want to proceed with the transaction.

- ☒ Enter your DHCS Account Number. Press “Continue” button
 - For Working Disabled Program payments, enter your Client Index Number (CIN) found on your Medi-Cal Benefits Identification Card (BIC).
- ☒ Enter the payment amount under the **Invoice Amount**. Do not enter a dollar sign.
- ☒ Click on the calendar icon under the **Bank Account Debit Date** and select one of the active dates.
 - Payments completed before 3 p.m. PST would settle the next banking day
 - Payments completed after 3 p.m. PST would settle after two (2) banking days following initiation of payment
 - Press “Continue” button to proceed to the next page

Note: If there is no active date (date in purple color) shown on the calendar, please try again the following day.

- ☒ Contact Information is used for identification purposes only and will be used by TPLRD to contact the payer for any payment related questions. Therefore, enter the payer’s contact information on this screen.
 - Under the **Case Name**, enter the Medi-Cal beneficiary’s name as it appears on the Request for Payment Correspondence received from DHCS/TPLRD or as it appears on their Benefits Identification Card (BIC)
 - Under the **Contact Name**, enter the payer’s complete name
 - Enter the payer’s **complete address, daytime phone number, and e-mail address**
 - Press “Continue” to proceed to next page

- ☒ Payment Method – Bank Account
 - **Bank Account Type** – identify whether it is Checking or Savings account
 - **Account Holder Name** – enter the name(s) on the bank account. For Business accounts, enter the name of the business.
 - **Routing Number** – enter the payer's nine-digit bank routing number found at the bottom, left-side, of the check. Do not refer to your deposit slip.
 - **Bank Account Number** – enter the payer's bank account number found at the bottom, right-side, of the check.
 - You are required to re-enter the bank account information to ensure accuracy of entered information.
 - Check the box to authorize your financial institution to transfer funds from your bank account to the DHCS's bank account.
 - If you do not want to authorize this transaction, press "Cancel".
- ☒ Confirm Payment
 - This is a summary of the information you previously entered and the amount to be debited to the payer's bank account.
 - Review all information for correctness.
 - Press "Submit Payment" to complete the transaction. Press "Cancel" when you do not want to proceed with the transaction.
- ☒ A Reference Number is generated once the payment is accepted. Please print and/or retain this information for your records.
- ☒ Press "New Payment" to make another transaction.

V. TERMS AND CONDITIONS

Please read all of the terms and conditions carefully. By clicking “Submit Payment” on the EFT transaction, you agree to the terms and conditions as stated below:

1. By completing the Electronic Funds Transfer authorization, you are authorizing DHCS to automatically transfer funds from your financial institution account to DHCS.
2. Payments completed before 3 p.m. PST would settle the next banking day. Payments completed after 3 p.m. PST would settle after two (2) banking days following initiation of payment.
3. It is your responsibility to check your financial institution account statement to verify the accuracy of the date and amount of any automated payments initiated. If you discover an error, please notify your financial institution immediately.
4. If your financial institution returns an automated payment transaction unpaid for any reason, including but not limited to, insufficient funds in your account or inaccurate information provided when you submit your electronic payment, any incurred penalties (such as returned check fee) will be your responsibility.
5. The use of the DHCS EFT is offered at no cost, but it is your responsibility to check with your financial institution whether they charge a fee for the actual transfer of funds.
6. The Department makes no warranties, express or implied, about the electronic funds transfer process. In no event will the Department be responsible for any incidental or consequential losses or damages arising out of, or in any way resulting from, the performance or non-performance, acts or omissions of third parties involved in the electronic funds transfer process, including but not limited to various courier services, the Federal Reserve Bank, the Automated Clearing House, the banks and their employees/agents involved in the process, or any financial institution which receives or originates or makes electronic funds transfers.

VI. GLOSSARY OF TERMS AND ACRONYMS

Automated Clearing House (ACH) means any Federal Reserve Bank or other entity that operates as a clearing house for electronic debit or credit entries pursuant to an agreement with an association which is a member of the National ACH Association.

ACH Debit is a method by which monies are transferred electronically through the ACH network. ACH Debit means an ACH transaction in which the State, through its depository bank, originates an ACH transaction debiting the designated taxpayer's bank account and crediting the State's bank account for the amount of the payment.

Business Day is any banking day except those that are observed as a bank holiday.

Electronic Funds Transfer (EFT) is a generic term used to describe any ACH or wire transfer.

Initiation Date is the date an EFT payer instructs a bank or the data collector to process the transfer of funds.